



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
Main Phone: 609-250-0700  
dcarlon@kmllawgroup.com  
Attorneys for Secured Creditor  
MidFirst Bank

Order Filed on August 24, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-30379 MBK

In Re:  
Jean M. Moelius,  
Debtor.

Adv. No.:

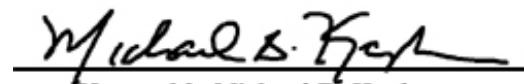
Hearing Date: 8/25/2021 @ 9:00 a.m.

Judge: Michael B. Kaplan

### ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 24, 2021**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Jean M. Moelius

Case No: 18-30379 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 843 South Concourse, Cliffwood Beach, N, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Warren Brumel, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 11, 2021 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due June 2021 through August 2021 for a total post-petition default of \$4,833.54 (3 @ \$1,483.07, Late Charges totaling \$796.72, less suspense \$412.39); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,833.54 will be paid by Debtor remitting \$402.79 for per month for eleven months and \$402.85 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on September 2021 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2021, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.

In re:

Jean M. Moelius

Debtor

Case No. 18-30379-MBK

Chapter 13

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Aug 24, 2021

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2021:**

Recip ID	Recipient Name and Address
db	+ Jean M. Moelius, 843 South Concourse, Cliffwood Beach, NJ 07735-5350

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2021 at the address(es) listed below:

Name	Email Address
------	---------------

Albert Russo	docs@russotrustee.com
--------------	-----------------------

Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ajennings@raslg.com
--------------------------	--

Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
------------------	---

Kevin M. Butterly	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kbutterly@moodklaw.com
-------------------	---

Rebecca Ann Solarz	on behalf of Creditor MIDFIRST BANK rsolarz@kmllawgroup.com
--------------------	---

U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
--------------	-------------------------------

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Aug 24, 2021

Form ID: pdf903

Total Noticed: 1

Warren Brumel

on behalf of Debtor Jean M. Moelius wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 7